

representative of the owner's estate upon verification of an occurrence of a predefined event that renders the owner incapable of acting on the owner's own behalf;

allowing the owner at the computing device to store data consisting at least in part of information relating to the owner's estate on the local aspect of the virtual wallet application;

periodically updating the remote aspect of the virtual wallet application with the data stored on the local aspect by a virtual archivist function of the virtual wallet application via the network ;

if the occurrence of the predefined event is verified, allowing access for the authorized representative of the owner's estate to the owner's stored data by the virtual executor function utilizing the secondary aspect of the secret access device.

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Amended